

# EXHIBIT B

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
355 Main Street  
Poughkeepsie, NY 12601**

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IN RE: Patrisha S. Osborne and George R. Osborne      CASE NO.: 11-38122-cgm  
aka Patrisha Savage Osborne  
Social Security/Taxpayer ID/Employer ID/Other Nos.:      CHAPTER: 7  
xxx-xx-7233      xxx-xx-2363

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**DISCHARGE OF DEBTOR  
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 11/9/11 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Paul L. Banner is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 3/8/12

Cecelia G. Morris, Bankruptcy Judge

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Patrisha S. Osborne  
George R. Osborne  
Debtors

Case No. 11-38122-cgm  
Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0208-4

User: aaustin  
Form ID: 155

Page 1 of 3  
Total Noticed: 45

Date Rcvd: Mar 08, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2012.

db/jdb +Patrisha S. Osborne, George R. Osborne, 123 Nottingham Road, PO Box 274,  
Clinton Corners, NY 12514-0274  
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg +United States Attorney's Office, Southern District of New York,  
Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825  
unk +Rossrock Fund II LP, 150 East 52nd Street, 27th floor, New York, NY 10022-6017  
5697001 +American Recovery Services, Inc., 555 St. Charles Drive, Suite 100,  
Thousand Oaks, CA 91360-3983  
5697002 +Barbara Kavovit, 175 West 79th Street, New York, NY 10024-6450  
5752773 +Citibank (South Dakota), N.A., P.O. Box 183052, Columbus, OH 43218-3052  
5696995 +Herbert Feinberg, 17 East 74th Street, New York, NY 10021-2604  
5697004 Lowe's Business GEMB, PO Box 560970, Atlanta, GA 30353  
5696996 +MacVean, Lewis, Sherwin &, McDermott, PC, 34 Grove Street, PO Box 310,  
Middletown, NY 10940-0310  
5697000 +NYS Department of Taxation & Finance, Building 9 State Campus, Albany, NY 12227-0001  
5752764 +Nash Bros. Oil Dist., Inc., 1650 Route 9G, Hyde Park NY 12538-2177  
5697005 +Northern Dutchess Hospital, 1351 Rpute 55, Ste. 55, Lagrangeville, NY 12540-5129  
5788004 +Northern Dutchess Hospital, 1351 Route 55, Ste.101, Lagrangeville, NY 12540-5129  
5752759 +Northern Dutchess Hospital, 1351 Route 55, Ste.101, Lagrangeville, NY 12540-5129  
5697006 Professional Bureau of Collections of, MA Notice Only, PO Box 4157,  
Greenwood Village, CO 80155-4157  
5696997 +Ross Rock Fund, c/o Ross Rock, LLC, 150 East 52nd Street, New York, NY 10022-6017  
5696998 +Stanford Tax Collector, PO Box 436, Stanfordville, NY 12581-0436  
5752766 +U.S. Trustee Payment Center, P.O. Box 530202, Atlanta, GA 30353-0202  
5752767 +Williams Lumber, Inc., P.O. Box 31, Rhinebeck, NY 12572-0031  
5752763 +c/o American Recovery Serv., Inc., 555 St. Charles Drive, Ste. 100,  
Thousand Oaks, CA 91360-3983  
5788008 +c/o American Recovery Serv., Inc., 555 St. Charles Drive, Ste. 100,  
Thousand Oaks, CA 91360-3983, Attn: Michael Davis  
5752774 +c/o Cohen & Slamowitz, LLP, 199 Crossways Park Drive, P.O. Box 9004,  
Woodbury, NY 11797-9004  
5752772 +c/o E. Hope Greenberg, Esq., 2650 Merrick Road, Ste. 101, Belmore, NY 11710-5715  
5752761 +c/o EMA Recovery Services, Inc., P.O. Box 3129, Seacaucus, N.J 07096-3129  
5752768 +c/o Herman H. Tietjen, Esq., 60 East Market Street, P.O. Box 201, Rhinebeck, NY 12572-0201  
5788017 +c/o Herman H. Tietjen, Esq., 60 East Market Street, P.O. Box201, Rhinebeck, NY 12572-0201  
5788003 +c/o Nationwide Credit, Inc., Branch 21/23, 202 Summit Blvd, Atlanta, GA 30342-2352  
5752777 +c/o Nationwide Credit, Inc., Branch 21123, 202 Summit Blvd, Atlanta, GA 30342-2352  
5752760 +c/o POM Recoveries, Inc., P.O. Box 602, Lindenhurst, NY 11757-0602  
5752775 +c/o Professional Bureau of, Collections, 5295 DTC Parkway, Greenwood Village, CO 80111-2752

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPLBANNER.COM Mar 08 2012 19:18:00 Paul L. Banner, 515 Haight Avenue, Second Floor,  
Suite A, Poughkeepsie, NY 12603-7228  
ust +E-mail/Text: ustpregion02.pk.ecf@usdoj.gov Mar 08 2012 19:29:34 United States Trustee,  
74 Chapel Street, Albany, NY 12207-2190  
5699724 EDI: BECKLEE.COM Mar 08 2012 19:18:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
5752758 EDI: AMEREXPR.COM Mar 08 2012 19:18:00 American Express Services, OA Special Research,  
P.O. Box 981540, El Paso, TX 79998-1540  
5752769 +EDI: CAPITALONE.COM Mar 08 2012 19:18:00 Capital One Bank (USA), N.A., P. O. Box 71083,  
Charlotte, NC 28272-1083  
5788012 +EDI: CHASE.COM Mar 08 2012 19:18:00 Chase Bank U.S.A., N.A., P.O.15153,  
Wilmington, DE 19886-0001  
5752771 +EDI: CHASE.COM Mar 08 2012 19:18:00 Chase Bank U.S.A., N.A., P.O. 15153,  
Wilmington, DE 19886-5153  
5697003 +EDI: CITICORP.COM Mar 08 2012 19:18:00 CitiBank, PO Box 183051, Colwnbus, OH 43218-3051  
5752762 +EDI: CITICORP.COM Mar 08 2012 19:18:00 Citibank (South Dakota), N.A., P.O. Box 183051,  
Columbus, OH 43218-3051  
5696999 EDI: IRS.COM Mar 08 2012 19:18:00 Internal Revenue Service, Andover,MA 05501-0002  
5752776 +EDI: RMSC.COM Mar 08 2012 19:18:00 Lowe's Business Acct/GEMB, P.O Box 530970,  
Atlanta, GA 30353-0970  
5707787 EDI: RECOVERYCORP.COM Mar 08 2012 19:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
5752770 +EDI: ARSN.COM Mar 08 2012 19:18:00 c/o Associated Recovery Sys., P.O. Box 469046,  
Escondido, CA 92046-9046  
5752765 +E-mail/Text: stephanie@cbhv.com Mar 08 2012 19:29:34 c/o CBHV, Inc., P.O. Box 831,  
Newburgh, NY 12551-0831

TOTAL: 14

District/off: 0208-4

User: aaustin  
Form ID: 155

Page 2 of 3  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5788002\* American Express Services, OA Special Research, P.O. Box 981540, El Paso, TX 79998-1540  
5788016\* +Capital One Bank (USA), N.A., P. O. Box 71083, Charlotte, NC 28272-1083  
5788007\* +Citibank (South Dakota), N.A., P.O. Box 183051, Columbus, OH 43218-3051  
5788014\* +Citibank (South Dakota), N.A., P.O. Box 183052, Columbus, OH 43218-3052  
5788000\* +Lowe's Business Acct/GEMB, P.O. Box 530970, Atlanta, GA 30353-0970  
5788009\* +Nash Bros. Oil Dist., Inc., 1650 Route 9G, Hyde Park NY 12538-2177  
5788010\* +U.S. Trustee Payment Center, P.O. Box 530202, Atlanta, GA 30353-0202  
5788018\* +Williams Lumber, Inc., P.O. Box 31, Rhinebeck, NY 12572-0031  
5788015\* +c/o Associated Recovery Sys., P.O. Box 469046, Escondido, CA 92046-9046  
5788011\* +c/o Cohen & Slamowitz, LLP, 199 Crossways Park Drive, P.O. Box 9004,  
Woodbury, NY 11797-9004  
5788013\* +c/o E. Hope Greenberg, Esq., 2650 Merrick Road, Ste. 101, Belmore, NY 11710-5715  
5788006\* +c/o EMA Recovery Services, Inc., P.O. Box 3129, Seacaucus, N.J 07096-3129  
5788005\* +c/o POM Recoveries, Inc., P.O. Box 602, Lindenhurst, NY 11757-0602  
5788001\* +c/o Professional Bureau of, Collections, 5295 DTC Parkway, Greenwood Village, CO 80111-2752  
TOTALS: 0, \* 14, ## 0

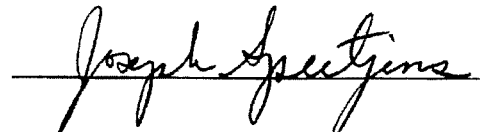
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2012

Signature:



District/off: 0208-4

User: aaustin  
Form ID: 155

Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2012 at the address(es) listed below:

Kevin F. Preston on behalf of Unknown Rossrock Fund II LP kpreston@mlsmlaw.com  
Paul L. Banner pbanner@epitrustee.com, pbanner@ecf.epiqsystems.com  
United States Trustee USTPRegion02.PK.ECF@USDOJ.GOV

TOTAL: 3